ABSTRACT

There are several factors an individual wants to adopt internet banking service, one of which is a person's ability to use the internet or commonly called internet skills. In traditional banking services, the skills to use the internet from a customer is not required but the presence of internet banking is that it becomes an important factor in the adoption of internet banking. Therefore, this study aims to determine the factors that make up the Internet skills in internet banking users to the customers of Bank Mandiri, BCA, BNI and BRI in West Java province.

This type of research is quantitative, while the method used is descriptive method. The sample used in this study were 190 Internet banking customers of Bank Mandiri, BCA, BNI and BRI. The sampling method in this study is nonprobability Sampling using purposive sampling.

Data analysis method used in this study is confirmatory factor analysis using Likert scale as the measurement scale. The results showed that the item of researchers hypothesized variables can be used to measure internet skills of users of internet banking customers of Bank Mandiri, BCA, BNI and BRI in West Java.

Keywords: Internet Skills, E-Commerce, Internet Banking, Confirmatory Factor Anlysis